

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Cassandra J. Mollett, et al. ) Customer No.: 29052  
Serial No.: 09/474,576 ) Confirmation No.: 2400  
Filing Date: December 29, 1999 ) Art Unit: 3627  
For: SYSTEM AND METHOD FOR DETERMINING ) Examiner: Andrew J. Rudy  
COLLECTABILITY IN A DISTRIBUTED )  
NEGATIVE FILE )

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the non-final Office Action dated October 20, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 5 of this paper.

**Conclusion** begins on page 7 of this paper.